

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF WASHINGTON
AT SEATTLE

NOAH FORD,

Plaintiff,

v.

I.Q. DATA INTERNATIONAL, INC.,

Defendant.

C22-1791 TSZ

MINUTE ORDER

The following Minute Order is made by direction of the Court, the Honorable Thomas S. Zilly, United States District Judge:

(1) Defendant's motions in limine 3, 4, 9, 10, 11, 12, 13, 14, and 18, docket no. 163, previously deferred, *see* docket no. 171, are GRANTED in part, DENIED in part, and DEFERRED in part as follows:

(a) Motion in limine 3 to prevent Ford from testifying that the amount demanded in the January 2022 letter is incorrect is DENIED. The amount demanded in that letter is relevant to the issues remaining for trial.

(b) Motion in limine 4 to prevent Ford from testifying that Ford's employer paid any account placed with I.Q. Data is GRANTED. Any testimony from Ford stating his employer paid such an account that is asserted for the truth of the matter is inadmissible hearsay. *See* Fed. R. Evid. 801(c)(2), 802.

(c) Motion in limine 9 to prevent Ford from testifying that any credit reporting agency (CRA) sent I.Q. Data a dispute as to Ford's CRA tradeline is GRANTED. Such testimony would constitute inadmissible hearsay if offered for its truth. *See* Fed. R. Evid. 801(c)(2), 802.

(d) Motion in limine 10 to prevent Ford from testifying that I.Q. Data's tradeline caused credit denials or affected his credit is deferred to trial.

(e) Motion in limine 11 to prevent the admissibility of any letter from a third party creditor to Ford regarding credit denied to Ford by the third party creditor is GRANTED. Such a letter is inadmissible hearsay and does not fall under any exceptions to the hearsay rule if offered for the truth of its contents. *See* Fed. R. Evid. 801(c)(2), 802.

(f) Motion in limine 12 to prevent Ford from testifying that I.Q. Data's tradeline affected Ford's credit score is GRANTED. Ford is not qualified under Fed. R. Evid. 702 to opine on any consequence the tradeline had on his credit score.

(g) Motion in limine 13 to prevent Ford from testifying that he has post-traumatic stress disorder (PTSD) or a different medical disorder is GRANTED in part as to any testimony by Ford that his PTSD was aggravated by Defendant's actions. The motion is otherwise DENIED.

(h) Motion in limine 14 to exclude evidence about and references to any obligations I.Q. Data might have under the Fair Credit Reporting Act, 15 U.S.C. §§ 1681–1681x, triggered by I.Q. Data's receipt of a consumer dispute verification (CDV) from a CRA is DENIED.

(i) Motion in limine 18 to exclude Thomas Tarter from testifying including expert testimony regarding topics not set forth in his expert report is stricken as MOOT. The Court previously ruled on this issue. *See* Minute Order (docket no. 176).

(2) The Clerk is directed to send a copy of this Minute Order to all counsel of record.

Dated this 10th day of September, 2024.

Ravi Subramanian
Clerk

s/Laurie Cuaresma
Deputy Clerk